

ABSTRAK

Livia Amelia, 2018: Pengaruh *Capital Adequacy Ratio*, *Financing Deposit Ratio*, dan Sertifikat Bank Indonesia Syariah Terhadap *Non Performing Financing*

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Penelitian ini bertujuan untuk menganalisa pengaruh Pengaruh *Capital Adequacy Ratio*, *Financing Deposit Ratio*, dan Sertifikat Bank Indonesia Syariah Terhadap *Non Performing Financing*. Objek penelitian ini adalah Perbankan Syariah yang terdaftar di Otoritas Jasa Keuangan pada tahun 2011-2017. Sampel dalam penelitian ini ditentukan berdasarkan metode purposive sampling sehingga terdapat 49 data sampel pengamatan. Metode analisis data yang digunakan dalam penelitian yaitu regresi data panel. Berdasarkan hasil analisis menunjukan bahwa *Capital Adequacy Ratio* tidak berpengaruh terhadap *Non Performing Financing*, *Financing Deposit Ratio* berpengaruh terhadap *Non Performing Financing*, dan Sertifikat Bank Indonesia Syariah berpengaruh terhadap *Non Performing Financing*

Kata Kunci: *Non Performing Financing*, *Capital Adequacy Ratio*, *Financing Deposit Ratio*, dan Sertifikat Bank Indonesia Syariah

ABSTRACT

Livia Amelia, 2018: The Effect of Capital Adequacy Ratio (CAR), Financing Deposit Ratio (FDR), and Bank Indonesia Certificate Sharia (SBIS) With Non Performing Financing Sharia Banking.

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This study aimed to analyze the effect of Capital Adequacy Ratio, Financing Deposit Ratio, and Sertifikat Bank Indonesia Syariah on Non Performing Financing. The object of this research is Sharia Bank listed on the Otoritas Jasa Keuangan in 2011-2017. The sample in this research was determined based on purposive sampling method so that there were 49 observational sample data. Data analysis method used in the study is panel data regression. Based on the result of the analysis shows that Capital Adequacy Ratio does not effect on Non Performing Financing, Financing Deposit Ratio have a negative effect on Non Performing Financing, and Sertifikat Bank Indonesia Syariah have a negative effect on Non Performing Financing.

Key Words: *Non Performing Financing, Capital Adequacy Ratio, Financing Deposit Ratio, dan Sertifikat Bank Indonesia Syariah*